

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on September 28, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David McDonald Covington Sr.
PO Box 3096
Mechanicsville, VA 23116

Dawna Ellis Covington
PO Box 3096
Mechanicsville, VA 23116

Case Number: 12-35665-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-3434
xxx-xx-8354

Attorney for Debtor(s) (name and address):

Linda D. Jennings
America Law Group, Inc.
d/b/a The Debt Law Group
2312 Boulevard
Colonial Heights, VA 23834
Telephone number: (804) 520-2428

Bankruptcy Trustee (name and address):

Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **November 15, 2012**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **February 13, 2013**

For a governmental unit: **March 27, 2013**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: January 14, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **December 12, 2012**

Time: **09:10 AM**

Location: **Judge Huennkens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: October 1, 2012

EXPLANATIONS

B9I (Official Form 9I) (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1. PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 David McDonald Covington, Sr.
 Dawna Ellis Covington
 Debtors

Case No. 12-35665-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn
 Form ID: B9I

Page 1 of 3
 Total Noticed: 69

Date Rcvd: Oct 01, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2012.

db/jdb +David McDonald Covington, Sr., Dawna Ellis Covington, PO Box 3096,
 Mechanicsville, VA 23116-0027
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780
 11404533 +Aaron's Rent to Own, 5164 Nine Mile Road, Richmond, VA 23223
 11404538 +Bennett Law, 10542 South Jordan Gateway, Suite 200, South Jordan, UT 84095-3907
 11404539 +Berkley, Curry & Cook, 1301 N. Hamilton Street, Suite 200, Richmond, VA 23230-3959
 11404540 +Bon Secours, Richmond Health System, PO Box 28538, Henrico, VA 23228-8538
 11404541 +Byl Services, Po Box 569, Malvern, PA 19355-0569
 11404542 +Cbs Collection Divis, Po Box 3227, Tuscaloosa, AL 35403-3227
 11404543 #Citifinancial Bankruptcy, PO Box 140489, Irving, TX 75014-0489
 11404545 +Commonwealth Primary Care, 1800 Glenside Drive, Suite 105, Richmond, VA 23226-3769
 11404546 +Commonwealth Radiology, PC, 1508 Willow lawn Drive, Suite 117, Richmond, VA 23230-3421
 11404544 Commonwealth of Virginia, Dept. of Taxation, PO Box 2156, Richmond, VA 23218-2156
 11404547 +Continental Emergency Services, PO Box 3475, Toledo, OH 43607-0475
 11404548 +Convergent Outsourcing, Inc, 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004
 11404550 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
 11404551 +Credit Control, LLC, 5757 Phantom Dr., Ste 330, Hazelwood, MO 63042-2429
 11404553 Disney Movie Club, PO Box 738, Neenah, WI 54957-0738
 11404554 +Dominion Law Associates, 222 Central Park Ave, Suite 210, Virginia Beach, VA 23462-3024
 11404555 +Dominion Law Associates, Sarah J Zecca, Esquire, 222 Central Park Ave, STE 210,
 Virginia Beach, VA 23462-3024
 11404556 +Dominion Surgical Assoc, 7229 Forest Ave, Suite 110, Richmond, VA 23226-3765
 11404557 +Drs. Oley Shaia & Assoc, 9030 Three Chopt Road, Suite #A, Henrico, VA 23229-4641
 11404558 +Eastern Account System, Po Box 837, Newtown, CT 06470-0837
 11404560 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan,
 Richmond, VA 23236-0000)
 11404559 +Ffcc-columbus Inc, 1550 Old Henderson Rd St, Columbus, OH 43220-3626
 11404561 Frontline Asset Strategies, 1935 West County Rd B2, Suite 425, Saint Paul, MN 55113-2797
 11404562 +Hanover Family Physicians, 9376 Atlee Station Rd, Mechanicsville, VA 23116-2602
 11404563 +Henrico County, Dept. of Finance, PO Box 90775, Henrico, VA 23273-0775
 11404564 +Horizon Financial Management, 8585 S. Broadway, Ste. 880, Merrillville, IN 46410-5661
 11404565 +Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198
 11404568 +LDC - RAPGC, PO Box 77456, Washington, DC 20013-8456
 11404567 +Lafayette, Ayers, & Whitlock, 10160 Staples Mill Rd, Suite 105, Glen Allen, VA 23060-3447
 11404570 MCV Physicians, of the VCU Health System, 1601 Willow Lawn Dr., STE 275,
 Richmond, VA 23230-3422
 11404571 +Medical Data Systems I, 2001 9th Ave, Suite 312, Vero beach, FL 32960-6413
 11404573 +Midnight Velvet, Swiss Colony Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 11404575 #+Monarch Law Offices, 1959 River Square, Portland, OR 97201-8023
 11404576 +National Recovery Agen, 2491 Paxton Street, Harrisburg, PA 17111-1036
 11404577 +New Bedford Corporation, PO Box 31476, Henrico, VA 23294-1476
 11404578 +Ogden Payment Solutions, LLC, 638 Independence Parkway, Suite 150,
 Chesapeake, VA 23320-5222
 11404583 +PMAB, LLC, Tow Lake Pointe Plaza, 4135 S. Stream Blvd, STE 400, Charlotte, NC 28217-4636
 11404581 +Pinnacle Credit Service, Po Box 640, Hopkins, MN 55343-0640
 11404582 +Pmab Srvc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091
 11404585 +Professional Recovery Consulta, 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2450
 11404590 +Stern & Associates, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
 11404592 +The Affiliated Group I, Po Box 7739, Rochester, MN 55903-7739
 11406650 +U.S. Attorney, 600 E. Main St., 18th Flr, Richmond, VA 23219-2430
 11404593 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609, Greenville, TX 75403-5609
 11404594 +VCU Health System, MCV Hospitals and Physicians, PO Box 758721, Baltimore, MD 21275-8721
 11404595 +Village Family Psychiatry, PO Box 31354, Henrico, VA 23294-1354
 11404597 +Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260
 11404598 +W. Baxter Perkinson, Jr. D.D.S, 1612 Huguenot Road, Midlothian, VA 23113-2427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ldjennings.legal@gmail.com Oct 02 2012 03:48:33 Linda D. Jennings,

America Law Group, Inc., d/b/a The Debt Law Group, 2312 Boulevard,
 Colonial Heights, VA 23834
 11404534 +EDI: AFNIRECOVERY.COM Oct 02 2012 03:23:00 Afni, 1310 Martin Luther King Dr, PO Box 3427,
 Bloomington, IL 61702-3427
 11404535 +EDI: RMCB.COM Oct 02 2012 03:24:00 American Med Collection Agency, 4 West Chester Plaza,
 Suite 110, Elmsford, NY 10523-1615
 11404536 EDI: ACCE.COM Oct 02 2012 03:23:00 Asset Acceptance, LLC, PO Box 2036,
 Warren, MI 48090-2036
 11404549 +EDI: CCS.COM Oct 02 2012 03:24:00 Credit Collections Srv., Po Box 9134,
 Needham, MA 02494-9134
 11404552 +EDI: SALMAEDEPTEDUC.COM Oct 02 2012 03:23:00 Dept Of Ed/sallie Mae, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 11404565 +EDI: JEFFERSONCAP.COM Oct 02 2012 03:24:00 Jefferson Capital Systems, LLC, 16 McLeland Road,
 Saint Cloud, MN 56303-2198

District/off: 0422-7

User: bullockn
Form ID: B9I

Page 2 of 3
Total Noticed: 69

Date Rcvd: Oct 01, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11404566 +E-mail/Text: bkrnotice@prgmail.com Oct 02 2012 05:15:02
Jon Barry & Associates/Paragon Revenue G, Po Box 127, Concord, NC 28026-0127
11404569 +EDI: RESURGENT.COM Oct 02 2012 03:23:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
11404572 +EDI: MID8.COM Oct 02 2012 03:23:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
11404574 E-mail/Text: mmrgbk@miramedrg.com Oct 02 2012 05:17:35 MiraMed Revenue Group, PO Box 536,
Linden, MI 48451-0536
11404584 EDI: PRA.COM Oct 02 2012 03:24:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541-0000
11404579 +E-mail/Text: ebn@vativrecovery.com Oct 02 2012 05:02:49 Palisades Collection, LLC,
210 Sylvan Ave, Englewood Cliffs, NJ 07632-2510
11404580 +E-mail/Text: mmrgbk@miramedrg.com Oct 02 2012 05:17:35 Pellettieri, 991 Oak Creek Dr,
Lombard, IL 60148-6408
11404589 +EDI: PHINRJMA.COM Oct 02 2012 03:23:00 RJM Acquisitions, 575 Underhill Blvd, STE 224,
Syosset, NY 11791-4437
11404587 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 02 2012 05:14:59 Regional Acceptance Co,
10051 Midlothian Tpke, North Chesterfield, VA 23235-4815
11404586 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 02 2012 05:14:59 Regional Acceptance Co,
5425 Robin Road, Norfolk, VA 23513-2453
11404588 +EDI: PHINRJMA.COM Oct 02 2012 03:23:00 Rjm Acq Llc, 575 Underhill Blvd., Suite 224,
Syosset, NY 11791-3416
11404591 +EDI: WTRRN BANK.COM Oct 02 2012 03:23:00 Target Credit Card (TC), C/O Fin & Retail Svcs,
Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475
11404596 +E-mail/Text: rscott@vacardio.com Oct 02 2012 05:28:09 Virginia Cardiovascular Specia,
5875 Brema Rd, STE 512, Richmond, VA 23226-1928

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11404537 ##+BCC Financial Mgmt Svcs, 3230 W. Commercdial Blvd, Suite 200, Fort Lauderdale, FL 33309-3400
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

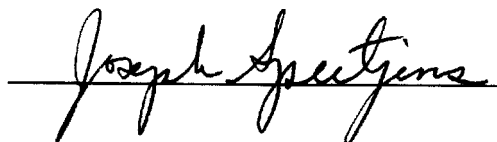
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2012

Signature:



District/off: 0422-7

User: bullockn
Form ID: B9I

Page 3 of 3
Total Noticed: 69

Date Rcvd: Oct 01, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2012 at the address(es) listed below:

Linda D. Jennings on behalf of Debtor David Covington ldjennings.legal@gmail.com,
thedeptlawgroupmail@gmail.com;kimberlyajenkins@gmail.com;southsidedeptlawgroup@gmail.com
Robert E. Hyman station08@ricva.net,
notices@access13.com;station03@ricva.net;station04@ricva.net;station05@ricva.net;station06@ricva.
net;station07@ricva.net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ric
va.net;station12@ricva.net;station13@ricva.net

TOTAL: 2